S3473-1-u

ECONOMIC AREA SURVEY

DECEMBER 31, 1988

BUREAU OF BANKING
STATE HOUSE STATION 36
AUGUSTA, MAINE 04333
TELEPHONE: (207) 582-8713

The enclosed statistics are compiled in the same manner as those previously published in the biennial report of the Bank Superintendent. Any questions or additional information regarding these statistics may be obtained by contacting the office of the Bank Superintendent.

Published: August 1989

ASSET/DEPOSIT/LOAN DISTRIBUTION BY FACILITY TYPE
December 31, ____
(000's omitted)

	1970	1975	1980	1984	1985	1986	1987	1988
Commercial Banks								
Trust Companies								
Banks	20	25	27	17	17	15	16	12
Branches	124	157	191	196	204	209	218	216
Assets	772,491	1,211,552	2,228,936	2,591,459	2,924,859	3,363,673	3,708,220	4,128,401
Deposits	624,654	1,034,910	1,860,483	2,171,703	2,424,059	2,840,392	3,107,117	3,297,184
Loans	434,083	758,546	1,261,402	1,587,037	1,791,085	2,136,035	2,506,158	2,942,453
National Banks								
Banks	19	20	16	9	8	7	7	7
Branches	105	129	102	126	110	115	120	121
Assets	730,210	1,072,052	1,220,608	1,992,059	2,269,427	2,759,836	3,099,126	3,603,057
Deposits	629,660	943,655	962,253	1,736,905	1,961,602	2,375,046	2,644,739	3,134,128
Loans	432,189	666,342	679,526	1,207,928	1,496,641	1,886,768	2,338,898	2,789,828
Thrift Institutions								
Savings Banks								
Banks	32	32	29	20	19	18	18	18
Branches	24	57	102	114	118	117	125	127
Assets	1,022,172	1,753,801	2,873,225	3,737,016	4,117,423	4,780,737	5,552,659	6,375,435
Deposits	927,892	1,595,315	2,513,158	3,359,110	3,650,885	3,958,694	4,379,270	5,181,206
Loans	697,524	1,242,342	2,061,031	2,384,491	2,716,207	3,221,539	3,989,369	4,820,442
Federal Savings Banks								
Banks				6	5	6	6	6
Branches				10	10	13	14	16
Assets				210,650	282,868	420,403	648,401	445,058
Deposits				187,626	248,686	343,775	365,254	398,067
Loans				144,028	192,311	280,889	332,751	391,296
State Savings & Loans								
Associations	18	16	12	7	4	4	4	4
Branches	2	12	20	12	0	0	0	0
Assets	107,762	279,214	476,140	401,053	75,862	83,780	87,154	91,620
Shares	94,895	242,569	406,405	312,411	67,296	74,708	77,375	81,183
Loans	93,617	249,205	406,872	253,099	57,802	62,153	68,278	75,068

ASSET/DEPOSIT/LOAN DISTRIBUTION BY FACILITY TYPE
December 31, ____
(000's omitted)

	1970	1975	1980	1984	1985	1986	1987	1988
Federal Savings & Loans								
Associations	9	8	8	6	7	7	7	7
Branches	3	5	5	4	13	15	16	16
Assets	119,976	127,190	217,724	223,327	509,664	832,103	1,109,897	777,466
Shares	101,248	109,509	194,426	204,666	404,943	577,289	545,266	741,231
Loans	103,208	112,721	185,786	182,807	314,451	459,099	263,534	341,465
Special and Restricted Service Facilities								
Credit Unions	29	29	25	21	18	16	15	14
Branches	2	2	4	3	3	3	4	3
Assets	25,801	46,603	62,374	104,237	133,053	168,746	189,681	205,640
Shares	21,627	40,075	53,720	95,661	122,990	156,282	178,113	191,316
Loans	22,874	40,512	51,188	75,412	84,555	97,986	119,204	137,787
Federal Credit Unions								
Credit Unions	171	145	139	121	118	111	104	103
Branches	2	2	2	3	5	7	17	16
Assets	93,774	165,013	278,007	606,564	758,166	952,033	1,066,612	1,170,351
Shares	78,321	147,349	241,635	552,398	696,436	881,011	992,160	1,054,710
Loans	77,868	142,738	194,782	411,853	476,236	534,160	664,515	806,215
Industrial Banks								
Banks	8 All in process							
Branches	6 of liquidation							
Assets	14,114							
Deposits	3,911							
Loans	11,849							
State Totals:								
Institutions	306	275	234	205	196	184	177	171
Branches	266	364	426	468	483	479	514	513
Assets	2,886,300	4,655,425	7,356,814	9,866,365	11,071,322	13,361,313	15,261,750	16,795,028
Shares & Deposits	2,482,208	4,113,382	6,232,078	8,620,478	9,556,897	11,187,197	12,289,294	14,079,025
Loans	1,873,012	3,212,406	4,840,587	6,226,655	7,129,288	8,678,629	10,280,687	12,304,552

DEPOSIT/LOAN TYPES BY COUNTY
As of December 31
(000's omitted)

Real Estate Loans

County	1981	1982	1983	1984	1985	1986	1987	1988
Androscoggin	270,880	263,837	259,612	286,076	233,550	321,400	358,200	483,197
Aroostook	110,144	108,998	121,352	133,885	142,625	160,931	188,457	221,046
Cumberland	1,064,140	1,070,698	1,054,284	1,179,995	1,332,478	1,933,971	2,489,758	3,213,124
Franklin	76,935	77,118	70,623	73,742	73,537	82,657	97,530	117,587
Hancock	90,639	108,232	79,675	116,916	138,360	162,172	192,597	226,279
Kennebec	310,593	299,971	231,844	304,185	362,066	421,995	543,245	622,953
Knox	98,871	96,072	51,716	102,709	128,299	140,056	162,067	197,957
Lincoln	69,994	68,750	67,720	73,256	68,505	96,087	119,822	170,518
Oxford	108,290	108,432	106,801	115,879	124,252	152,009	191,347	240,803
Penobscot	387,028	368,861	366,713	443,131	460,878	522,073	613,485	756,188
Piscataquis	20,592	22,043	24,265	22,059	21,247	23,794	36,056	46,892
Sagadahoc	69,681	68,818	67,638	65,403	79,120	94,373	126,184	147,611
Somerset	78,176	73,860	56,201	80,162	89,309	99,161	102,641	119,585
Waldo	34,580	29,237	23,285	28,094	30,430	34,603	41,685	53,431
Washington	72,823	56,785	61,621	64,322	70,485	84,974	98,034	114,882
York	367,755	329,305	269,208	330,596	468,972	591,579	777,087	912,516

Installment Loans

County	1981	1982	1983	1984	1985	1986	1987	1988
Androscoggin	87,740	90,237	103,788	140,493	144,713	149,068	171,089	165,212
Aroostook	81,463	81,673	99,585	124,342	143,277	136,154	142,685	155,226
Cumberland	221,328	256,803	278,583	376,395	456,898	526,983	550,954	641,685
Franklin	30,836	28,653	33,003	40,893	44,680	44,036	46,044	48,090
Hancock	30,221	37,149	36,416	38,766	44,926	45,482	49,441	52,630
Kennebec	126,678	137,146	152,012	145,960	221,688	240,146	311,775	409,142
Knox	17,940	21,547	19,252	23,593	27,802	32,784	34,517	38,234
Lincoln	22,586	24,749	26,073	31,126	33,165	25,940	36,828	31,796
Oxford	39,289	41,415	43,618	59,358	63,118	58,742	59,578	58,200
Penobscot	124,629	122,393	151,461	190,296	235,240	241,362	297,041	394,374
Piscataquis	10,093	8,128	8,953	11,263	12,470	14,490	19,729	22,047
Sagadahoc	15,876	17,396	24,343	34,161	33,088	33,528	37,433	38,307
Somerset	24,816	26,823	34,264	42,194	49,203	44,244	57,850	65,319
Waldo	9,687	8,649	9,368	12,540	14,679	16,903	19,836	20,587
Washington	25,106	22,765	25,305	30,726	33,876	39,688	31,844	37,684
York	65,260	70,517	78,895	115,294	133,325	125,812	144,157	134,196

DEPOSIT/LOAN TYPES BY COUNTY
As of December 31
(ooo's omitted)

Other Loans

County	1981	1982	1983	1984	1985	1986	1987	1988
Androscoggin	64,876	74,275	69,472	176,590	117,501	145,148	155,449	207,921
Aroostook	52,407	53,531	55,888	63,079	84,237	83,567	101,229	92,109
Cumberland	245,491	265,624	370,796	559,511	689,066	910,338	999,154	1,050,990
Franklin	8,827	12,494	12,712	15,592	19,499	19,405	21,710	23,418
Hancock	26,344	31,524	34,744	52,256	46,910	51,374	48,987	58,278
Kennebec	112,248	109,289	110,461	76,139	175,679	201,370	169,899	219,576
Knox	21,594	23,891	29,194	40,671	50,621	60,157	79,635	95,989
Lincoln	13,500	10,298	11,396	15,496	24,906	32,787	40,505	34,259
Oxford	17,583	23,599	23,689	25,880	30,347	36,294	48,864	49,978
Penobscot	142,050	129,464	134,864	242,949	244,513	254,448	240,548	284,830
Piscataquis	3,575	5,029	5,287	6,097	8,317	8,945	9,848	11,042
Sagadahoc	5,368	5,891	4,854	8,321	9,277	9,844	7,231	8,922
Somerset	14,025	10,528	15,119	10,146	9,008	12,504	11,350	10,093
Waldo	6,395	5,863	7,656	8,655	9,217	10,282	14,905	17,179
Washington	9,265	6,240	8,736	11,988	14,649	12,824	33,571	34,991
York	51,636	48,187	39,989	58,563	79,280	132,013	143,602	141,481

Demand Deposits

County	1981	1982	1983	1984	1985	1986	1987	1988
Androscoggin	56,982	68,464	76,733	87,021	76,270	103,466	93,723	105,877
Aroostook	55,572	52,513	54,887	56,076	59,303	72,045	67,622	67,361
Cumberland	255,693	244,031	284,939	358,059	386,504	512,403	495,930	549,048
Franklin	13,296	16,108	15,451	17,647	19,106	18,928	23,582	23,717
Hancock	34,260	33,525	37,456	36,971	39,184	53,543	52,313	51,910
Kennebec	106,650	106,377	126,309	90,172	134,855	151,913	195,024	144,131
Knox	21,459	23,912	28,448	26,870	28,629	38,354	37,837	38,477
Lincoln	12,684	13,097	13,344	15,280	17,061	21,429	22,913	22,598
Oxford	29,461	25,822	29,523	26,191	32,370	42,789	43,459	41,257
Penobscot	119,328	117,500	118,595	128,382	119,541	148,755	162,503	143,256
Piscataquis	9,538	7,842	8,963	8,586	8,538	9,974	10,336	9,982
Sagadahoc	10,050	12,595	15,437	12,610	11,284	18,153	13,022	15,843
Somerset	18,415	20,765	23,358	21,318	19,756	23,385	22,259	25,421
Waldo	8,633	8,231	10,515	8,307	7,586	9,377	10,600	10,099
Washington	16,496	14,536	16,163	17,369	19,548	23,064	22,304	22,577
York	68,343	53,125	62,001	66,603	85,320	121,602	105,498	103,775

DEPOSIT/LOAN TYPES BY COUNTY
As of December 31
(ooo's omitted)

Savings and Time Deposits

County	1981	1982	1983	1984	1985	1986	1987	1988
Androscoggin	516,006	545,674	591,435	672,637	716,765	799,663	855,038	922,001
Aroostook	308,071	344,176	390,756	411,134	457,144	485,409	519,415	556,428
Cumberland	1,315,760	1,428,808	1,595,195	1,791,868	2,047,468	2,453,395	2,823,162	3,897,465
Franklin	128,092	129,664	151,018	168,305	180,327	199,635	209,214	224,263
Hancock	192,151	210,690	246,297	277,213	299,760	325,786	359,529	389,341
Kennebec	564,553	585,413	626,556	676,007	783,009	867,519	955,634	1,051,635
Knox	198,481	210,421	236,380	262,368	292,129	331,832	367,566	398,034
Lincoln	134,685	140,074	168,854	189,076	209,793	237,204	254,784	277,074
Oxford	214,095	245,358	266,339	297,516	323,510	353,600	367,291	401,729
Penobscot	654,632	692,733	732,206	793,437	890,785	960,388	1,057,561	1,228,204
Piscataquis	65,353	70,598	77,322	84,548	90,933	98,097	109,837	117,645
Sagadahoc	105,589	115,297	133,504	152,569	165,687	185,642	208,935	216,856
Somerset	162,226	172,332	195,261	216,635	226,012	239,361	268,626	276,622
Waldo	71,988	77,417	84,280	97,750	104,965	116,757	125,439	136,590
Washington	159,106	137,326	153,362	165,036	173,269	188,177	204,016	222,401
York	503,261	590,946	664,990	728,369	807,269	930,482	1,012,418	1,108,008

NOW Accounts

County	1981	1982	1983	1984	1985	1986	1987	1988
Androscoggin	32,647	40,222	65,647	46,182	55,326	77,742	87,847	90,659
Aroostook	32,582	37,735	44,032	41,778	47,578	61,871	64,645	70,799
Cumberland	106,584	114,222	148,720	150,510	183,308	268,054	281,828	306,745
Franklin	9,543	10,736	12,492	13,151	13,513	19,405	22,450	25,989
Hancock	20,405	29,086	28,421	29,370	34,283	49,338	56,276	65,806
Kennebec	38,208	46,498	54,405	54,603	67,859	97,025	112,390	123,182
Knox	18,686	19,475	21,672	22,744	26,506	38,555	43,732	45,319
Lincoln	17,253	18,827	18,614	21,928	25,337	39,456	46,410	48,890
Oxford	16,285	21,865	21,084	22,825	27,424	35,599	40,656	44,905
Penobscot	37,253	54,463	79,485	79,434	93,680	129,776	134,228	150,070
Piscataquis	6,223	8,497	9,493	8,949	10,302	13,602	22,646	25,995
Sagadahoc	8,055	9,927	11,541	13,404	12,586	21,424	23,656	25,835
Somerset	10,179	12,090	14,493	15,339	16,898	24,275	27,366	31,432
Waldo	7,956	9,055	10,768	11,055	12,360	19,526	21,256	20,896
Washington	10,113	14,311	15,716	14,990	17,064	22,568	28,089	34,140
York	44,231	49,110	62,776	69,782	88,193	127,036	134,019	134,239

ECONOMIC AREAS

Area Number(s)	1987 Estimated Population	Includes Loan/Deposit Facilities in:
1	16,981	Fort Kent, Frenchville, Lille, Madawaska, St. Agatha, St. Francis, Van Buren
2	48,633	Ashland, Caribou, Easton, Eagle Lake, Fort Fairfield, Limestone, Mapleton, Mars Hill, Portage Lake, Presque Isle, Washburn
3	13,742	Houlton, Island Falls, Oakfield, Patten
4 & 13	22,048	East Millinocket, Howland, Lincoln, Millinocket
5, 6, 7 & 8	29,980	Calais, Cherryfield, Eastport, Jonesport, Lubec, Machias, Milbridge, Princeton, Woodland
9, 10 & 11	42,126	Bar Harbor, Blue Hill, Bucksport, Castine, Deer Isle, Ellsworth, Northeast Harbor, Southwest Harbor, Stonington, Winter Harbor
12	98,403	Bangor, Brewer, East Corinth, Hampden, Old Town, Orono
14 & 15	38,309	Brownville Junction, Corinna, Dexter, Dover-Foxcroft, Greenville, Guilford, Milo, Monson, Newport
16 & 17	57,723	Belfast, Camden, Rockland, Searsport, Thomaston, Union, Vinalhaven, Winterport
18 & 24	81,427	Bath, Boothbay Harbor, Bowdoinham, Bristol, Brunswick, Damariscotta, Freeport, New Harbor, Waldoboro, Wiscasset, Woolwich
19	69,092	Augusta, Gardiner, Hallowell, Monmouth, Richmond, Winthrop
20	61,615	Fairfield, North Vassalboro, Oakland, Unity, Waterville, Winslow

ECONOMIC AREAS (Continued)

Area Number(s)	1987 Estimated Population	Includes Loan/Deposit Facilities in:
21	31,089	Bingham, Hartland, Jackman, Madison, Norridgewock, Pittsfield, Skowhegan, North Anson
22	29,818	Farmington, Jay, Kingfield, Livermore Falls, Phillips, Rangeley, Stratton, Strong, Wilton
23	102,166	Auburn, Lewiston, Lisbon Falls, Mechanic Falls, Sabattus
25	184,218	Cape Elizabeth, Cumberland, Falmouth, Gorham, Gray, North Windham, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Yarmouth
26	21,234	Bethel, Dixfield, Mexico, Rumford
27 & 28	46,867	Bridgton, Buckfield, Cornish, Fryeburg, Greenwood, Harrison, Kezar Falls, Naples, Norway, Oxford, South Paris, West Paris
29 & 30	157,259	Biddeford, Eliot, Hollis, Kennebunk, Kennebunkport, Kittery, Limerick, North Berwick, Ogunquit, Old Orchard, Saco, Sanford, South Berwick, Springvale, Waterboro, Wells, West Buxton, York
TOTAL	1,152,730	

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 1	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	81,034	88,006	104,932	113,896	119,969	136,033	143,510	158,905
Total Loans (000's)	40,186	39,972	47,563	57,887	63,230	70,838	78,691	104,087
Deposits per Capita	4,017	4,363	5,202	5,646	5,948	7,374	7,779	9,358
Installment Debt per Capita	1,038	1,002	1,371	1,620	1,926	1,813	1,866	2,226
Real Estate Debt per Capita	639	673	772	1,005	1,060	1,532	1,786	2,894
Total Debt per Capita	1,992	1,982	2,358	2,870	3,234	3,840	4,266	6,130
Offices Reported December 31								
Commercial Banks	8	8	8	8	7	7	8	8
Savings Banks	1	1	1	1	1	1	1	1
Savings and Loans	1	1	1	1	1	1	1	1
Credit Unions	8	7	7	7	7	7	7	7
Others								

Area 2	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	225,351	249,852	275,094	295,272	312,687	342,445	365,804	379,177
Total Loans (000's)	162,789	165,432	174,451	207,187	229,339	243,866	280,033	275,651
Deposits per Capita	4,474	4,961	5,462	5,863	6,208	6,813	7,278	7,797
Installment Debt per Capita	947	966	1,115	1,418	1,508	1,557	1,740	1,949
Real Estate Debt per Capita	1,544	1,520	1,601	4,114	1,947	2,194	2,513	2,691
Total Debt per Capita	3,232	3,285	3,464	4,114	4,553	4,852	5,571	5,668
Offices Reported December 31								
Commercial Banks	23	24	25	25	20	25	25	25
Savings Banks	2	2	2	2	2	2	3	3
Savings and Loans	2	2	2	2	1	2	2	2
Credit Unions	3	3	3	1	1	2	2	2
Others								

Area 3	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	101,232	109,028	123,929	115,311	145,528	156,074	166,801	180,449
Total Loans (000's)	50,966	49,096	63,706	68,778	90,177	81,436	92,218	115,947
Deposits per Capita	5,591	6,022	6,845	6,369	8,038	10,344	11,054	13,131
Installment Debt per Capita	870	919	1,029	1,286	1,762	1,794	1,704	2,038
Real Estate Debt per Capita	1,333	1,301	1,602	1,682	1,599	2,020	2,573	4,103
Total Debt per Capita	2,815	2,712	3,519	3,799	4,981	5,397	6,112	8,437
Offices Reported December 31								
Commercial Banks	7	7	7	7	7	7	8	8
Savings Banks	2	2	2	2	2	2	2	2
Savings and Loans	0	0	0	0	0	0	0	0
Credit Unions	1	1	1	1	1	1	1	1
Others								

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 4 and 15	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	108,732	117,079	129,799	143,960	154,969	175,627	179,420	193,247
Total Loans (000's)	78,524	78,432	85,577	96,467	96,603	102,370	107,902	127,744
Deposits per Capita	4,627	4,983	5,524	6,126	6,595	7,987	8,160	8,765
Installment Debt per Capita	1,293	1,328	1,561	1,791	2,067	1,981	2,137	2,268
Real Estate Debt per Capita	1,700	1,644	1,778	1,972	1,732	2,239	2,208	2,682
Total Debt per Capita	3,342	3,338	3,642	4,105	4,111	4,656	4,907	5,796
Offices Reported December 31								
Commercial Banks	8	8	8	8	8	7	8	8
Savings Banks	2	2	2	2	2	2	2	2
Savings and Loans	0	0	0	0	0	0	0	0
Credit Unions	5	5	5	5	5	5	4	4
Others								

Area 5,6,7, and 8	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	185,715	166,173	185,241	197,395	209,881	233,809	256,141	277,706
Total Loans (000's)	107,148	85,763	96,025	106,514	119,010	136,735	157,302	180,775
Deposits per Capita	5,544	4,961	5,530	5,893	6,266	7,886	8,517	9,263
Installment Debt per Capita	779	680	755	917	1,011	1,330	1,067	1,254
Real Estate Debt per Capita	2,173	1,694	1,821	1,905	2,014	2,833	3,235	3,785
Total Debt per Capita	3,199	2,560	2,867	3,180	3,353	4,582	5,272	6,030
Offices Reported December 31								
Commercial Banks	16	16	16	16	16	15	15	15
Savings Banks	3	3	3	3	3	4	4	4
Savings and Loans	1	1	1	1	1	1	1	1
Credit Unions	1	1	1	1	1	1	1	1
Others								

Area 9,10, and 11	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	246,816	273,401	312,174	343,554	373,227	428,667	468,118	507,057
Total Loans (000's)	147,204	176,905	152,835	206,958	230,196	258,340	290,279	336,497
Deposits per Capita	6,138	6,799	7,784	8,544	9,282	10,542	11,512	12,037
Installment Debt per Capita	752	924	906	964	1,117	1,119	1,216	1,245
Real Estate Debt per Capita	2,254	2,692	1,981	2,883	3,441	3,974	4,721	5,360
Total Debt per Capita	3,661	4,400	3,801	5,146	5,725	6,353	7,139	7,988
Offices Reported December 31				0				
Commercial Banks	19	19	19	19	20	20	20	20
Savings Banks	4	4	4	4	4	4	4	4
Savings and Loans	1	1	1	1	1	1	1	1
Credit Unions	3	3	3	2	2	2	2	2
Others								

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA
AND PERTINENT DATA

Area 12	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	632,209	681,440	724,876	778,632	859,359	961,744	1,062,631	1,201,942
Total Loans (000's)	496,546	475,484	687,899	714,205	701,671	758,113	864,739	1,192,483
Deposits per Capita	6,540	7,049	7,499	8,055	8,892	9,903	10,941	12,214
Installment Debt per Capita	824	793	1,035	3,698	1,744	1,853	2,348	3,221
Real Estate Debt per Capita	3,028	2,959	4,829	1,359	3,902	4,299	5,142	6,378
Total Debt per Capita	5,137	4,919	7,116	7,388	7,259	7,796	8,904	12,118
Offices Reported December 31								
Commercial Banks	28	27	27	28	25	26	28	28
Savings Banks	11	12	10	13	13	14	14	14
Savings and Loans	6	4	4	0	0	0	0	0
Credit Unions	15	14	14	14	12	11	11	11
Others								

Area 14 and 15	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	140,294	140,652	157,109	165,253	185,092	207,994	239,772	261,552
Total Loans (000's)	73,434	74,851	71,154	79,259	87,763	99,866	132,016	161,851
Deposits per Capita	3,838	3,848	4,298	4,521	5,064	5,564	6,415	6,827
Installment Debt per Capita	595	517	570	686	756	796	1,031	1,202
Real Estate Debt per Capita	1,122	1,221	1,109	1,136	1,218	1,458	2,000	2,433
Total Debt per Capita	2,009	2,048	1,947	2,168	2,401	2,672	3,532	4,225
Offices Reported December 31								
Commercial Banks	11	11	11	11	11	11	11	11
Savings Banks	4	4	4	4	4	4	4	4
Savings and Loans	0	0	0	0	0	0	0	0
Credit Unions	1	1	1	1	2	2	3	3
Others								

Area 16 and 17	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	319,316	340,181	381,403	417,847	461,356	542,479	594,396	636,685
Total Loans (000's)	180,815	181,209	136,280	211,205	256,317	288,830	346,147	417,657
Deposits per Capita	5,557	5,920	6,637	7,271	8,028	9,295	10,184	11,030
Installment Debt per Capita	461	504	473	594	704	814	895	977
Real Estate Debt per Capita	2,296	2,154	1,279	2,249	2,736	2,946	3,439	4,310
Total Debt per Capita	3,147	3,153	2,372	3,675	4,460	4,949	5,931	7,236
Offices Reported December 31								
Commercial Banks	17	17	17	16	16	16	17	16
Savings Banks	7	7	7	7	7	7	7	7
Savings and Loans	1	1	1	1	1	1	1	1
Credit Unions	2	2	2	2	1	1	1	1
Others								

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 18 and 24	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	480,840	463,015	570,799	633,833	694,569	819,867	887,479	948,534
Total Loans (000's)	311,610	242,322	275,881	325,292	402,019	454,858	552,754	642,005
Deposits per Capita	6,536	6,294	7,759	8,616	9,441	10,741	11,627	11,649
Installment Debt per Capita	750	848	996	1,335	1,335	1,135	1,374	1,234
Real Estate Debt per Capita	3,060	2,043	2,423	2,589	3,441	4,040	4,966	5,886
Total Debt per Capita	4,236	3,294	7,759	4,422	5,465	5,959	7,242	7,884
Offices Reported December 31								
Commercial Banks	20	22	19	19	21	10	19	21
Savings Banks	10	9	10	10	11	3	12	11
Savings and Loans	5	5	4	4	5	2	5	5
Credit Unions	9	8	8	8	7	2	5	5
Others	1							

Area 19	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	455,370	466,359	514,491	511,382	632,398	723,762	829,844	859,391
Total Loans (000's)	373,105	375,012	385,163	329,352	504,196	627,729	774,626	864,566
Deposits per Capita	6,902	7,069	7,798	7,751	9,586	10,766	12,344	12,438
Installment Debt per Capita	1,527	1,604	1,801	1,677	2,585	2,772	3,716	4,835
Real Estate Debt per Capita	2,895	2,786	2,740	2,630	3,345	4,143	5,782	6,279
Total Debt per Capita	5,655	5,684	5,838	4,992	7,642	9,337	11,522	12,513
Offices Reported December 31								
Commercial Banks	21	21	22	21	21	23	23	22
Savings Banks	8	8	8	8	8	10	11	11
Savings and Loans	2	2	2	2			0	0
Credit Unions	16	17	17	17	14	15	13	12
Others								

Area 20	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	289,676	309,135	339,698	360,838	396,209	433,803	489,074	521,526
Total Loans (000's)	191,849	165,390	120,606	196,211	252,727	243,560	259,831	323,686
Deposits per Capita	4,910	5,240	5,758	6,117	6,716	7,163	8,076	8,464
Installment Debt per Capita	561	642	707	755	1,028	987	1,139	1,346
Real Estate Debt per Capita	2,122	1,723	881	1,999	2,546	2,458	2,646	3,151
Total Debt per Capita	3,252	2,804	2,044	3,326	4,284	4,022	4,290	5,253
Offices Reported December 31								
Commercial Banks	16	14	15	14	15	16	16	16
Savings Banks	5	4	4	4	4	4	4	4
Savings and Loans	2	2	2	2	2	2	2	2
Credit Unions	14	14	12	12	12	12	11	11
Others								

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 21	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	171,197	184,929	207,611	224,379	230,601	257,835	286,201	305,222
Total Loans (000's)	103,779	98,615	99,355	117,667	129,957	4,730	161,155	183,600
Deposits per Capita	5,360	5,790	6,500	7,025	7,220	8,439	9,368	9,818
Installment Debt per Capita	626	706	892	1,141	1,313	1,321	1,746	1,939
Real Estate Debt per Capita	2,214	2,061	1,755	2,256	2,497	3,020	3,175	3,656
Total Debt per Capita	3,249	3,088	3,111	3,684	4,069	4,730	5,275	5,906
Offices Reported December 31								
Commercial Banks	12	13	12	13	14	14	14	12
Savings Banks	5	5	6	6	6	6	7	7
Savings and Loans							0	0
Credit Unions	4	4	4	4	3	3	3	3
Others								

Area 22	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	180,133	188,624	218,009	234,106	252,015	278,700	300,210	322,430
Total Loans (000's)	134,647	136,043	134,135	149,337	160,143	170,881	191,174	216,722
Deposits per Capita	5,626	5,891	6,809	7,312	7,871	9,409	10,135	10,813
Installment Debt per Capita	1,081	1,026	1,170	1,453	1,549	1,736	1,743	1,773
Real Estate Debt per Capita	2,702	2,708	2,514	2,606	2,628	3,231	3,756	4,467
Total Debt per Capita	4,205	4,249	4,189	4,664	5,002	5,769	6,454	7,268
Offices Reported December 31								
Commercial Banks	13	13	13	13	12	13	13	12
Savings Banks	5	7	7	7	7	7	8	9
Savings and Loans			0	0	0	0	0	0
Credit Unions	5	5	5	5	4	2	2	2
Others								

Area 23	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	576,433	622,217	694,767	770,037	809,292	940,139	982,284	1,057,189
Total Loans (000's)	403,061	409,287	413,308	576,794	472,051	589,711	543,752	820,368
Deposits per Capita	5,747	6,203	6,927	7,677	8,068	9,398	9,819	10,348
Installment Debt per Capita	837	858	990	1,344	1,394	1,416	1,650	1,567
Real Estate Debt per Capita	2,581	2,522	2,472	2,683	2,217	3,073	2,308	4,498
Total Debt per Capita	4,018	4,081	4,121	5,751	4,706	5,895	5,436	8,030
Offices Reported December 31								
Commercial Banks	24	25	25	24	24	24	25	25
Savings Banks	12	13	13	13	13	13	14	14
Savings and Loans	4	4	4	4	3	3	3	3
Credit Unions	15	16	15	14	13	12	11	11
Others								

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 25	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	1,438,660	1,593,230	1,761,440	2,010,730	2,297,620	2,864,052	3,232,195	4,321,353
Total Loans (000's)	1,375,297	1,505,979	1,587,775	1,979,585	2,135,967	3,007,119	3,315,164	4,036,770
Deposits per Capita	8,326	9,220	10,194	11,636	13,297	16,342	18,442	23,458
Installment Debt per Capita	1,157	1,349	1,452	1,949	2,420	2,816	2,929	3,282
Real Estate Debt per Capita	5,486	5,943	5,656	6,359	6,322	9,508	10,833	13,742
Total Debt per Capita	7,959	8,715	9,186	11,390	12,361	17,158	18,916	21,913
Offices Reported December 31								
Commercial Banks	56	58	58	58	56	55	60	57
Savings Banks	18	18	22	25	28	27	27	29
Savings and Loans	18	16	11	9	9	9	10	10
Credit Unions	38	38	35	36	35	29	29	28
Others								

Area 26	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	122,070	134,262	152,024	165,700	178,163	195,759	208,406	226,585
Total Loans (000's)	70,764	68,314	78,096	86,534	98,287	101,632	115,500	125,479
Deposits per Capita	5,500	6,049	6,849	7,466	8,027	9,095	9,682	10,671
Installment Debt per Capita	1,027	1,016	1,231	1,573	1,689	1,605	1,514	1,479
Real Estate Debt per Capita	1,840	1,808	1,918	2,062	2,399	2,905	3,101	4,037
Total Debt per Capita	3,188	3,078	3,519	3,899	4,428	4,722	5,366	5,909
Offices Reported December 31								
Commercial Banks	5	6	6	6	6	6	6	6
Savings Banks	2	3	3	4	4	4	4	4
Savings and Loans		0	0	0	0	0	0	0
Credit Unions	4	4	4	4	5	5	4	4
Others								

Area 27 and 28	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	171,499	190,798	212,073	230,295	262,980	306,145	340,453	365,821
Total Loans (000's)	108,891	119,806	109,553	132,053	154,840	179,180	235,322	284,843
Deposits per Capita	4,332	4,820	5,357	5,817	6,643	7,381	8,209	7,806
Installment Debt per Capita	502	541	500	703	820	730	815	708
Real Estate Debt per Capita	1,851	1,884	1,806	2,021	2,429	2,825	3,991	4,439
Total Debt per Capita	2,751	3,026	2,767	3,336	3,911	7,381	5,674	6,078
Offices Reported December 31								
Commercial Banks	9	10	10	10	9	9	12	12
Savings Banks	9	10	10	11	10	10	10	10
Savings and Loans		0	0	0	0	0	0	0
Credit Unions	5	3	2	2	2	1	1	1
Others								

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 29 and 30	1981	1982	1983	1984	1985	1986	1987	1988
Total Deposits (000's)	615,835	693,181	789,767	864,754	980,782	1,182,263	1,258,555	1,354,254
Total Loans (000's)	484,339	447,572	387,888	504,232	677,040	841,995	1,059,021	1,181,992
Deposits per Capita	4,436	4,993	5,689	6,229	7,065	8,137	8,662	8,612
Installment Debt per Capita	470	508	568	831	960	867	993	855
Real Estate Debt per Capita	2,647	2,369	1,938	2,380	3,368	4,059	5,337	5,801
Total Debt per Capita	3,489	3,224	2,794	3,632	4,877	5,795	7,289	7,516
Offices Reported December 31								
Commercial Banks	35	32	32	31	31	33	33	34
Savings Banks	18	18	23	22	22	22	25	25
Savings and Loans	4	5	2	2	1	1	1	1
Credit Unions	14	15	13	12	9	10	8	8
Others								

In the loan distribution by economic area, Total Loans, Real Estate Debt per Capita, and Total Debt per Capita have been adjusted to exclude non-Maine loans.

Non-Maine Loans are defined as those loans for which none of the following apply:

1) Primary collateral is in Maine;
2) Borrower's primary place of business or residence is in Maine; or
3) Loan proceeds are used in Maine